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### **CLAIMS**

What is claimed is:

1. An automated and integrated loan processing system, comprising:
  - a) a sales origination component;
  - b) a loan accounting and processing component; and,
  - c) portfolio management component.
2. The automated and integrated loan processing system of claim 1, further comprising a network infrastructure utilizing thin client workstations and multiple servers to access the automated and integrated loan processing system.
3. A method of processing a loan using an automated and integrated system, comprising:
  - a) obtaining loan application information from a borrower;
  - b) entering loan application information into a sales origination component;
  - c) exchanging information regarding a loan application with a loan accounting and processing component;
  - d) forming a loan record;
  - e) forwarding the loan record to the loan accounting and processing component;

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f) forwarding the loan record to a portfolio management component.

[illegible]